

REGENT BANCORP, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 2891006	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$455	\$475	4.4%		
Loans	\$408	\$381	-6.6%		
Construction & development	\$87	\$39	-55.3%		
Closed-end 1-4 family residential	\$90	\$89	-0.8%		
Home equity	\$13	\$6	-57.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	32.0%		
Commercial & Industrial	\$50	\$48	-5.6%		
Commercial real estate	\$121	\$149	23.2%		
Unused commitments	\$57	\$26	-54.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$29	826.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$4	406.3%		
Cash & balances due	\$7	\$7	-4.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$6	\$7	24.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$4	\$7	97.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$412	\$433	5.2%		
Deposits	\$362	\$418	15.5%		
Total other borrowings	\$46	\$10	-78.1%		
FHLB advances	\$39	\$10	-74.5%		
Equity					
Equity capital at quarter end	\$43	\$42	-3.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	8.2%	--		
Tier 1 risk based capital ratio	10.3%	9.9%	--		
Total risk based capital ratio	11.5%	11.2%	--		
Return on equity ¹	-16.7%	-19.2%	--		
Return on assets ¹	-1.6%	-1.7%	--		
Net interest margin ¹	4.5%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.3%	27.7%	--		
Loss provision to net charge-offs (qtr)	316.2%	201.0%	--		
Net charge-offs to average loans and leases ¹	1.4%	2.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.8%	7.5%	0.8%	1.6%	--
Closed-end 1-4 family residential	21.9%	12.6%	1.4%	0.7%	--
Home equity	4.8%	15.8%	0.0%	3.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	7.5%	6.0%	0.0%	1.5%	--
Commercial real estate	3.6%	2.7%	0.3%	0.0%	--
Total loans	8.1%	5.8%	0.6%	0.6%	--